

Andrew T. Archer, Esquire  
125 Route 73 North  
West Berlin, NJ 08091  
(856) 963-5000  
Attorney for Debtor(s)  
005272008



Order Filed on November 10, 2022

In Re:

Harry & Ann Knowles

Debtors

: Bankruptcy Division by Clerk  
: United States Bankruptcy Court  
: District of New Jersey  
:  
: Bankruptcy No.: 18-14094 MBK  
:  
: Chapter 13  
: :  
:  
: Hearing Date: November 9, 2022  
:  
:

ORDER FOR EXEMPTION FROM FINANCIAL MANAGEMENT COURSE & CERTIFICATION IN  
SUPPORT OF DISCHARGE

The relief set forth on the following pages, numbered two (2) through 2 is hereby  
**ORDERED.**

DATED: November 10, 2022

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**(Page 2)**

Debtor(s): Harry & Ann Knowles  
Case No. 18-14094 MBK  
Caption of Order: Order for Exemption from Financial Management Course & Certification in  
Support of Discharge

This matter having come before the Court by Andrew T. Archer, Esquire, Attorney for the  
Debtor on Motion for Exemption from Financial Management Course, and the Court after hearing  
arguments of counsel; and for good cause having been shown,

IT IS HEREBY **ORDERED** that the Debtor, Harry Knowles is exempt from participating in a  
Financial Management Course and filing the Certification of Completion of Instructional Course  
Concerning Financial Management and Certification in Support of Discharge.

In re:  
Harry Knowles  
Ann Knowles  
Debtors

Case No. 18-14094-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 10, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Harry Knowles, Ann Knowles, Winter Quarters at Manatee, 800 Kay Road, Lot 1082 Bradenton, FL 34212-9422

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andrew Thomas Archer	on behalf of Joint Debtor Ann Knowles aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Andrew Thomas Archer	on behalf of Debtor Harry Knowles aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor PNC BANK N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin

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Date Rcvd: Nov 10, 2022

Form ID: pdf903

Total Noticed: 1

Elizabeth L. Wassall

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER ewassall@logs.com  
njbankruptcynotifications@logs.com;logsecf@logs.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7